

HCTC Guide for State Rapid Response Team

If you are working with individuals who are certified as eligible to apply for Trade Adjustment Assistance (TAA), please use this guide to make sure employees have timely information on an important health benefit: the Health Coverage Tax Credit (HCTC).

The Rapid Response (RR) Team determines when the HCTC Program may be introduced to individuals as an available benefit if:

- The company in question is **TAA-certified**
- **The PBGC** assumes the pension plan

The RR Team **supports the employer** by providing HCTC Program materials as part of pre-layoff services. The materials outline Program basics and illustrate the importance of delivering timely information about health coverage options to employees prior to layoff (if possible). HCTC materials available for distribution include:

- The HCTC Brochure and/or the Quick Reference Card
- The HCTC Employer Information Guide (separate versions available for TAA/ATAA or PBGC populations)
- The HCTC Registration To-Do List (separate versions available for TAA/ATAA or PBGC populations)

The RR Team **supports the employee** to understand the HCTC Program by:

- Clarifying basic TAA/TRA eligibility requirements,
- Identifying important HCTC enrollment deadlines and reminders,
- Outlining individuals' qualified health plan options in the state,
- Informing individuals that it may take up to three months to register and enroll in the advance HCTC Program, and that there may be state-level assistance (via an NEG Bridge/Gap Filler Grant) available to help pay for their health plan premium costs while they are registering in the Program
- Emphasizing the need to apply for TAA/TRA benefits monthly.

The RR Team **supports health plan administrators** by:

- Notifying state-qualified health plans of new potentially eligible populations to increase their enrollments.
- Providing newly eligible populations with state-qualified health plan.
- Encouraging participation from third party administrators associated with the impacted company and from other state-qualified health plans.

If COBRA coverage is offered, the RR Team can provide further support to the COBRA Health Plan Administrators (HPA) by encouraging them to register with the Program. COBRA HPAs can view a copy of the HPA Guide online (www.irs.gov, **IRS Keyword: HCTC**), or by calling the HCTC Customer Contact Center.

As the RR Team continues its relationship with the HCTC Program to provide overall Program support to individuals, the Team can:

- Check the HCTC Website (www.irs.gov, **IRS Keyword: HCTC**) for a listing of available state-qualified health plans.
- Notify the HCTC Program of large increases in the eligible population in the state and request assistance, as necessary.
- Contact the HCTC Program Customer Contact Center at **866.628.4282 (HCTC)**, (TDD/TTY 866.628.4292) with any questions or concerns, and/or order brochures and other Program literature.

**To learn more about the IRS HCTC Program,
please visit us at www.irs.gov, IRS Keyword: HCTC.**